

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI

In re Melissa Lamkin,

Debtor.

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Case No. 14-41460-KSS
Chapter 13

**DEBTOR'S OBJECTION TO PROOF OF CLAIM NUMBER TEN (10) OF
WEST COMMUNITY CREDIT UNION**

Melissa Lamkin ("Debtor") through her counsel, Michael J. Watton and the Watton Law Group, hereby objects to the proof of claim number Ten (10) of West Community Credit Union ("Creditor") in this bankruptcy case.

Debtor filed a petition for relief under Chapter 13 of the Bankruptcy Code on March 4, 2014. On April 25, 2014, Creditor filed a secured proof of claim for \$11,770.09, representing the value of the collateral as of the date the bankruptcy case was filed. As of the date of the petition filing, the Chapter 13 Plan lists the value of the collateral as \$7,475.00. Attached to this objection is the NADA value for Debtor's vehicle (see Exhibit A).

Wherefore, Debtor respectfully requests that this Court enter an Order stating that Creditor's secured claim shall total \$7,475.00 plus applicable interest at 4.75% with the remainder of the balance treated as a general unsecured, non-priority claim and for such further relief as is just and appropriate.

PLEASE TAKE NOTICE: ANY RESPONSIVE PLEADING IN OPPOSITION TO THIS OBJECTION TO CLAIM MUST BE FILED IN WRITING NO LATER THAN TWENTY-ONE (21) DAYS AFTER THE DATE OF SERVICE OF THIS OBJECTION AS SHOWN ON THE CERTIFICATE OF SERVICE. THE RESPONSE MUST BE IMMEDIATELY SERVED UPON THE UNDERSIGNED. IF NO RESPONSE IS FILED,

**THE COURT MAY GRANT THIS OBJECTION WITHOUT FURTHER NOTICE ON
EXPIRATION OF THE RESPONSE PERIOD.**

Date: June 20, 2014

/s/ Lindsay E. Davis (for)
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Original filed electronically this
June 20, 2014 with:

Clerk
U.S. Bankruptcy Court
111 South 10th Street, 4th Floor
St. Louis, MO 63102

Copies of the foregoing mailed or sent electronically
if the party named accepts electronic service
this June 20, 2014 to:

West Community Credit Union
4161 Highway K
O Fallon, MO 63368

John V. LaBarge, Jr.
Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143

Ms. Melissa Lamkin
235 Filmore Street
De Soto, MO 63020

/s/ Elizabeth Alaniva-Hazaz, Paralegal

Lamkin
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